



11 Publication number : **0 539 104 A3**

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## EUROPEAN PATENT APPLICATION

21 Application number : **92309443.7**

51 Int. Cl.<sup>5</sup> : **H04Q 3/00, H04M 3/50**

22 Date of filing : **16.10.92**

30 Priority : **23.10.91 US 781624**

43 Date of publication of application :  
**28.04.93 Bulletin 93/17**

84 Designated Contracting States :  
**DE FR GB IT**

88 Date of deferred publication of search report :  
**20.07.94 Bulletin 94/29**

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54 **Home agent telecommunication technique.**

57 An agent at home (12) is enabled to receive a call from a customer (14), originally directed to a transaction-processing center (16), by first identifying, at an exchange (20) of a public switched telephone network (22), the identity of the transaction-processing center and the agent(s) designated to receive calls directed to that center. Once the agent (12) has been identified, the call is routed from a first local exchange carrier central office (18) serving the customer to a local exchange carrier central office (26) serving the agent and then to the agent across a combined voice and data line (44). Upon receipt of the call, the agent simultaneously establishes a data link with the transaction-processing center so as to complete a transaction for the customer.

